MORTGAGE OF REAL ESTATE Offices of Yarbordigh, Stoore & Smock, Attorneys at Law, Greenville, S. C.

20041814 BAR 739

STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE

JAL 6 10 55 AH '83

MORTGAGE OF REAL ESTATE
TO ALL WHOM THESE PRESENTS MAY CONCERN:

O.M.N. R.M.C

WHEREAS, FRANCES M. LOCHRIDGE, (also known as FRANCES O. MOORE)

(hereinaster referred to as Mortgagor) is well and truly indebted unto FIRST CITIZENS BANK & TRUST COMPANY

(hereinafter referred to as Mortgagee) as evidenced by the Mortgagor's promissory note of even date herewith, the terms of which are incorporated herein by reference, in the sum of TEN THOUSAND FOUR HUNDRED and 00/100 as principal and \$1,911.40 as finance charges for a total of Dollars (\$12,311.40).

with interest thereon from date at the rate of 13.50% per centum per annum, to be paid: according to the terms of said Note.

WHEREAS, the Mortgagor may hereafter become indebted to the said Mortgagee for such further sums as may be advanced to or for the Mortgagor's account for taxes, insurance premiums, public assessments, repairs, or for any other purposes:

NOW, KNOW ALL MEN, That the Mortgagor, in consideration of the aforesaid debt, and in order to secure the payment thereof, and of any other and further sums for which the Mortgagor may be indebted to the Mortgagoe at any time for advances made to or for his account by the Mortgagoe, and also in consideration of the further sum of Three Dollars (\$3.60) to the Mortgagor in hand well and truly paid by the Mortgagee at and before the sealing and delivery of these presents, the receipt whereof is hereby acknowledged, has granted, bargained, sold and released, and by these presents does grant, bargain, sell and release unto the Mortgagee, its successors and assigns:

"ALL that certain piece, parcel or lot of land, with all improvements thereon, or hereafter constructed thereon, situate, lying and being in the State of South Carolina, County of

ALL that certain piece, parcel, or lot of land lying, being and situate in the County of Greenville, State of South Carolina, being known and designated as Lot No. 85 and a part of Lot No. 86 on a plat of Country Club Estates recorded in the R. M. C. Office for Greenville County, South Carolina in Plat Book G at Page 190, reference to said plat being craved for a metes and bounds description thereof.

This being the same property conveyed to the Mortgagor herein by two deeds of Kenneth W. Lochridge, the first conveying an undivided one-half interest in the subject property to the Mortgagor dated May 5, 1981 and recorded in the R. M. C. Office for Greenville County in Deed Book 1147 at Page 590, and the second conveying an undivided one-half interest in the subject property to the Mortgagor dated September 10, 1981 and recorded in the R. M. C. Office for Greenville County in Deed Book 1154 at Page 848.

This mortgage is second and junior in lien to that certain mortgage in favor of C. Douglas Wilson & Co., assigned to Bowery Savings Bank, and recorded in the R. M. C. Office for Greenville County in Real Estate Mortgage Book 1081 at Page 403.

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Together with all and singular rights, members, hereditaments, and appurtenances to the same belonging in any way incident or appertaining, and all of the rents, issues, and profits which may arise or be had therefrom, and including all heating, plumbing, and lighting fixtures now or hereafter attached, connected, or fitted thereto in any manner; it being the intention of the parties hereto that all fixtures and equipment, other than the usual household furniture, be considered a part of the real estate.

TO HAVE AND TO HOLD, all and singular the said premises unto the Mortgagee, its heirs, successors and assigns, forever.

The Mortgagor covenants that it is lawfully seized of the premises hereinabove described in fee simple absolute, that it has good right Hand is lawfully anthorized to sell, convey or encumber the same, and that the premises are free and clear of all liens and encumbrances except as provided herein. The Mortgagor further covenants to warrant and forever defend all and singular the said premises unto the Mortgagoe forever, from and against the Mortgagor and all persons whomsoever lawfully claiming the same or any part thereof.